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ABSTRACT

This document contains standards for the academic content of the Wisconsin K-12 curriculum in the area of business. Developed by task forces of educators, parents, board of education members, and employers and employees, the standards cover content, performance, and proficiency areas. They are cross-referenced to the state standards for English language arts, mathematics, and social studies. The first part of the guide is an introduction that defines the academic standards, explains how and why they were developed, and suggests ways teachers can use the standards, relate them to all students, and apply them across the curriculum. It is followed by an overview of the business standards and the standards for the following topics: communications, information systems and technology, financial procedures, economics, entrepreneurship, marketing, international business, principles of management, principles of law, interpersonal and leadership skills, and career development. Standards for each topic are organized into the skills and knowledge students should be able to demonstrate by the end of grades 4, 8, and 12. (KC)

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WISCONSIN'S MODEL ACADEMIC STANDARDS FOR

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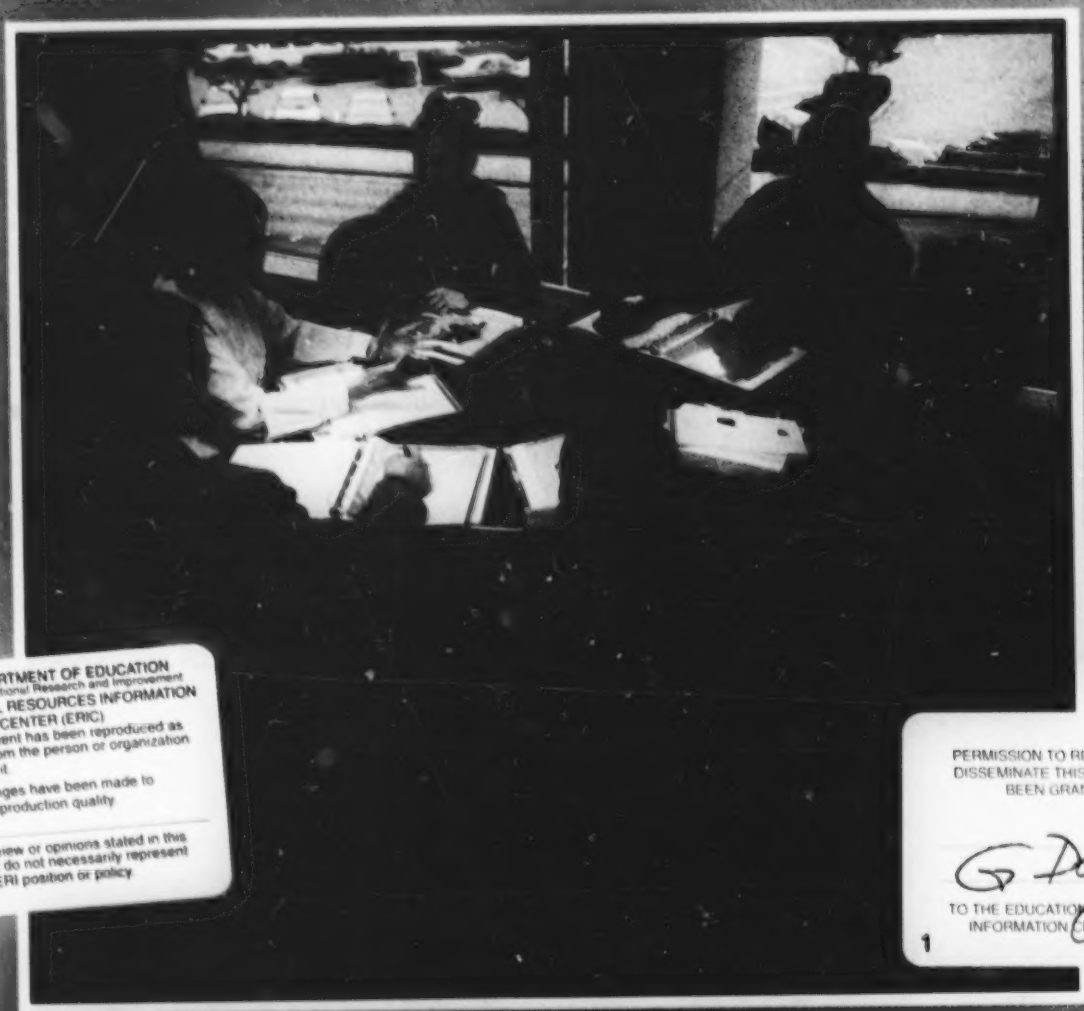

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Wisconsin's Model Academic Standards for Business

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A Letter From the State Superintendent

To the Citizens of Wisconsin:

Wisconsin has long been a model for other states in terms of education quality. However, the world is rapidly becoming a more complex place. As a result, we must expect greater academic achievement from our children today if they are to be adequately prepared for the challenges of tomorrow.

The only way to ensure that Wisconsin's students have the skills and abilities to be successful in this rapidly changing technological world is to set clear, high academic standards that describe precisely what today's students must learn and be able to do in order to be successful in their adult lives. This is why we focused our efforts over the past two years creating model academic standards in all subject areas. While Wisconsin's Model Academic Standards do demand more of our students, we are confident that our students are equal to the task.

These model academic standards represent the work of a task force made up of people from diverse backgrounds. Educators, parents, and business people produced the academic content and performance standards in this document. Drafts were subjected to public engagement in which many additional people offered input.

It must be stressed that these standards are not intended to limit local districts. Instead they are a model to be met or exceeded. Our hope is that the standards will shape teaching and learning in Wisconsin's more than 2000 school buildings. The standards will define the criteria by which one can judge the quality of education programs. While many schools already have clearly defined high academic standards, many others may wish to review and perhaps change their learning goals and teaching methods.

Standards logically provide the foundation for testing; and, testing results are a critical barometer of both student and teacher success. Local tests that are well-aligned to the standards are a clear indicator of students' preparation for future education, civic responsibility, and meaningful employment.

In closing, I want to commend the members of the task force who gave freely of their time to produce the standards in this document. Finally, the citizens of Wisconsin must be thanked for devoting their time and effort to the development of the final draft of Wisconsin's Model Academic Standards.

John T. Benson
State Superintendent

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Introduction

Defining the Academic Standards

What are academic standards? Academic standards specify what students should know and be able to do, what they might be asked to do to give evidence of standards, and how well they must perform. They include content, performance, and proficiency standards.

— Content standards refer to *what* students should know and be able to do.

— Performance standards tell *how* students will show that they are meeting a standard.

— Proficiency standards indicate *how well* students must perform.

Why are academic standards necessary? Standards serve as rigorous goals for teaching and learning. Setting high standards enables students, parents, educators, and citizens to know what students should have learned at a given point in time. The absence of standards has consequences similar to lack of goals in any pursuit. Without clear goals, students may be unmotivated and confused.

Contemporary society is placing immense academic demands on students. Clear statements about what students must know and be able to do are essential to ensure that our schools offer students the opportunity to acquire the knowledge and skills necessary for success.

Why are state-level academic standards important? Public education is a state responsibility. The state superintendent and legislature must ensure that all children have equal access to high quality education programs. At a minimum, this requires clear statements of what all children in the state should know and be able to do as well as evidence that students are meeting these expectations. Furthermore, academic standards form a sound basis on which to establish the content of a statewide assessment system.

Why does Wisconsin need its own academic standards? Historically, the citizens of Wisconsin are very serious and thoughtful about education. They expect and receive very high performance from their schools. While educational needs may be similar among states, values differ. Standards should reflect the collective values of the citizens and be tailored to prepare young people for economic opportunities that exist in Wisconsin, the nation, and the world.

Developing the Academic Standards

Who wrote the academic standards and what resources were used? Academic standards for the non-state-assessed subjects were drafted by task forces appointed by the state superintendent. The task forces consisted of educators, parents, board of education members, and business and industry people. After reviewing national standards in the subject area, standards from other states, and standards from local Wisconsin school districts, each task force diligently and thoughtfully composed the academic standards for its respective subject.

How was the public involved in the standards process? Public input is crucial to the success of implementing high-quality standards. It was absolutely essential that the final academic standards reflect the values of Wisconsin's citizens.

Forums, focus groups, and input on the discussion drafts of the academic standards were used for getting citizens' ideas. Drafts of the standards were widely available throughout the state—including the DPI home page available on the Internet. All input received serious consideration.

Using the Academic Standards

Must a district adopt Wisconsin's Model Academic Standards? Adopting Wisconsin's Model Academic Standards is voluntary, not mandatory. By law, however, districts must have academic standards in place by August 1, 1998, in reading and writing, geography and history, mathematics, and science. Districts may adopt the model state standards, or standards from other sources, or develop their own standards. Although not required by law to have standards in the other subjects, districts may choose to adopt or develop academic standards in those areas as well.

How will local districts use the academic standards? Districts may use the academic standards as guides for developing local grade-by-grade curriculum. Implementing standards may require some school districts to upgrade school and district curriculums. In some cases, this may result in significant changes in instructional methods and materials, local assessments, and professional development opportunities for the teaching and administrative staff.

Do academic standards in the vocational areas mean that districts need to offer electives in these subjects at the elementary and middle school levels? Most subjects are developmental—they build upon previously learned knowledge and skills. In addition, subjects include knowledge and skills that are of great value to all students regardless of their future life and career plans.

The model academic content and performance standards developed for the vocational areas include subject matter that all students should learn. In many cases, students are already learning these in elementary and middle school. The academic standards for vocational areas are a means to assist teachers in knowing if they are meeting the needs of students by preparing them for future opportunities.

With the academic standards in vocational areas at the fourth and eighth grade levels, it is not expected new elective courses will need to be instituted. Current middle and high school vocational teachers are encouraged to work with elementary and middle school teachers from other subject areas to connect curriculum experiences.

Why do some of the subjects also benchmark for "emphasis students" as well as for grades 4, 8, and 12? Most subjects include knowledge and skills that are of great value to all students. Identified knowledge and skills should be part of the performance standards for all students. In addition, some vocational subjects include more in-depth knowledge and skills that are necessary for specific applications. Students should be able to pursue courses requiring in-depth knowledge and skills that are consistent with their life and career plans. The standards directed at "emphasis students" address a much higher level of performance in that subject.

How do DPI skill standards fit with the academic standards currently being developed? Academic content, performance, and proficiency standards focus on expectations about what all students should know and be able to do, how they will show that they have met the standards, and at what level or quality of performance.

Skill standards include content from multiple disciplines and define what productive workers in an occupational cluster or industry sector need to know and be able to do.

What is the difference between academic standards and curriculum? Standards are statements about what students should know and be able to do, what they might be asked to do to give evidence of learning, and how well they should be expected to know or do it. Curriculum is the program devised by local school districts used to prepare students to meet standards. It consists of activities and lessons at each grade level, instructional materials, and various instructional techniques. In short, standards define what is to be learned at certain points in time, and from a broad perspective, what performances will be accepted as evidence that the learning has occurred. Curriculum specifies the details of the day-to-day schooling at the local level.

What is the link between statewide academic standards and statewide testing? Statewide academic standards in mathematics, English language arts, science, and social studies determine the scope of state-

wide testing. While these standards are much broader in content than any single Wisconsin Student Assessment System (WSAS) test, they do describe the range of knowledge and skills that may appear on the tests. If content does not appear in the academic standards, it will not be part of a WSAS test. The statewide standards clarify what must be studied to prepare for WSAS tests. If students have learned all of the material indicated by the standards in the assessed content areas, they should do very well on the state tests.

Relating the Academic Standards to All Students

Parents and educators of students with disabilities, with limited English proficiency (LEP), and with accelerated needs may ask why academic standards are important for their students. Academic standards serve as a valuable basis for establishing meaningful goals as part of each student's developmental progress and demonstration of proficiency. The clarity of academic standards provides meaningful, concrete goals for the achievement of students with disabilities, LEP, and accelerated needs consistent with all other students.

Academic standards may serve as the foundation for individualized programming decisions for students with disabilities, LEP, and accelerated needs. While the vast majority of students with disabilities and LEP should be expected to work toward and achieve these standards, accommodations and modifications to help these students reach the achievement goals will need to be individually identified and implemented. For students with disabilities, these decisions are made as part of their individualized education program (IEP) plans. Accelerated students may achieve well beyond the academic standards and move into advanced grade levels or into advanced coursework.

Clearly, these academic standards are for all students. As our state assessments are aligned with these standards and school districts adopt, adapt, or develop their own standards and multiple measures for determining proficiencies of students, greater accountability for the progress of all students can be assured. In Wisconsin this means all students reaching their full individual potential, every school being accountable, every parent a welcomed partner, every community supportive, and no excuses.

Applying the Academic Standards Across the Curriculum

When community members and employers consider what they want citizens and employees to know and be able to do, they often speak of broad areas of applied knowledge such as communication, thinking, problem-solving, and decision-making. These areas connect or go beyond the mastery of individual subject areas. As students apply their knowledge both within and across the various curricular areas, they develop the concepts and complex thinking of educated persons.

Community members need these skills to function as responsible citizens. Employers prize those employees who demonstrate these skills because they are people who can continue learning and connect what they have learned to the requirements of a job. College and university faculty recognize the need for these skills as the means of developing the level of understanding that separates the expert from the beginner.

Teachers in every class should expect and encourage the development of these shared applications, both to promote the learning of the subject content and to extend learning across the curriculum. These applications fall into five general categories:

1) **Application of the Basics**

2) **Ability to Think**
   - — Problem-solving
   - — Informed decision-making
   - — Systems thinking
   - — Critical, creative, and analytical thinking
   - — Imagining places, times, and situations different from one's own
   - — Developing and testing a hypothesis
   - — Transferring learning to new situations

3) **Skill in Communication**
   - — Constructing and defending an argument
   - — Working effectively in groups
   - — Communicating plans and processes for reaching goals
   - — Receiving and acting on instructions, plans, and models
   - — Communicating with a variety of tools and skills

4) **Production of Quality Work**
   - — Acquiring and using information
   - — Creating quality products and performances
   - — Revising products and performances
   - — Developing and pursuing positive goals

5) **Connections with Community**
   - — Recognizing and acting on responsibilities as a citizen
   - — Preparing for work and lifelong learning
   - — Contributing to the aesthetic and cultural life of the community
   - — Seeing oneself and one's community within the state, nation, and world
   - — Contributing and adapting to scientific and technological change

Overview of Business

Business activities are such an integral part of the day-to-day routine that most people do not realize the importance or scope of the American business enterprise.

Business education's primary mission is to prepare students for business occupations and to teach students about business. Education about business focuses on those aspects of business that affect every member of society, whereas preparation for business occupations focuses on the preparation of individuals to own or operate their own business or be a worker in a variety of business functions.

Business curriculums have a broad range of diversity in scope and level. Teachers can incorporate the development of concepts and values that are considered important by the school or community or that are needed by a particular student.

Within the local school district and community, it is the business educator who must develop and nurture a comprehensive business program. The support base for the program should include former students, business employees/employers, informed educators, and all others who recognize that business education can improve the quality of life for the individual and the well-being of the community. A business advisory committee is a vital link to the establishment and maintenance of a business/education partnership.

These content and performance standards represent the combined efforts of educators (K-12, technical college, and university), parents, business people (employees and employers), and school board members. They were drawn from the *National Standards for Business Education* published by the National Business Education Association, the *Guide to Curriculum Planning in Business Education* published by the Wisconsin Department of Public Instruction, and the *Wisconsin Cooperative Education Skill Standards for Business* published by the Wisconsin Department of Public Instruction.

The *Wisconsin Model Academic Standards for Business* may be adopted or adapted by school districts with cooperation and input from parents and other business and community members. These standards are not a full curriculum nor a prescription for daily instructional practice. School districts can use these standards to build a complete curriculum specific to their students' needs. These standards are for all students (K-12) with additional standards for students who are preparing for employment in a business occupation.

The Future Business Leaders of America chapters at the middle and high schools, along with cooperative education and school-to-work experiences, will be real life forums for developing, refining, and/or applying many of the curricular standards.

The business standards have been cross-referenced to the standards for English language arts (LA), mathematics (M), and social studies (SS). This was done to facilitate the inclusion of application and problem-solving using business standards as a means.

The standards are organized in several clusters. The performance standards identified for grades four, eight, and twelve have been developed for all students in all school districts. Performance standards for business students are also listed. These standards are for students who have completed advanced business courses.

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A. COMMUNICATIONS

CONTENT STANDARD

Students in Wisconsin will communicate in a clear, courteous, concise, and correct manner on personal and professional levels.

Written Communications

Rationale: Whether in the school setting, workplace, or personal life, it is essential to be an effective writer.

Oral Communications

Rationale: Speaking and listening are essential communication skills. Whether in a personal or formal setting, communicators are required to listen, follow instructions, and deliver coherent messages.

Workplace Communications

Rationale: Communication skills are essential to be successful in the workplace.

PERFORMANCE STANDARDS

BY THE END OF GRADE 4 STUDENTS WILL:

Written Communications

A.4.1 Demonstrate correct spelling, grammar, word usage, and legible writing *(see LA B.4.3)*

A.4.2 Write, edit, and revise an original, creative work incorporating correct spelling, grammar, and punctuation *(see LA B.4.2)*

A.4.3 Compose simple requests for information *(see LA B.4.1)*

A.4.4 Take simple notes *(see LA F.4.1)*

A.4.5 Compose a standard business letter *(see LA B.4.1, B.4.2)*

Oral Communications

A.4.6 Express wants, needs, and feelings *(see LA C.4.3)*

A.4.7 Demonstrate the difference between opinion and fact *(see LA C.4.2)*

A.4.8 Participate in group discussion and role playing *(see LA C.4.1)*

A.4.9 Demonstrate telephone etiquette

A.4.10 Follow oral directions *(see LA C.4.2)*

A.4.11 Demonstrate the ability to listen for meaning *(see LA C.4.2)*

A.4.12 Record complete and accurate messages and notes *(see LA B.4.1)*

Workplace Communications

A.4.13 Give and follow simple instructions *(see LA B.4.1, C.4.1, C.4.2)*

A.4.14 Greet people appropriately in a variety of situations *(see LA D.4.2)*

A.4.15 Take turns communicating in a group situation *(see LA C.4.1, C.4.3)*

A.4.16 Deliver informal appreciation messages in a variety of situations *(see LA D.4.2, B.4.1)*

A.4.17 Make a written/oral request *(see LA D.4.2)*

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BY THE END OF GRADE 8 STUDENTS WILL:

Written Communications

A.8.1 Write, edit, and revise business correspondence, outlines, summaries, and reports using correct grammar, mechanics, and word usage *(see LA B.8.1, B.8.2)*

A.8.2 Differentiate between paraphrasing, documentation, and plagiarism *(see LA F.12.1)*

A.8.3 Demonstrate the ability to paraphrase and document sources *(see LA F.12.1)*

A.8.4 Demonstrate an awareness to language bias *(see LA C.8.1, D.8.2)*

A.8.5 Plan, draft, and revise a spontaneous piece that demonstrates effective language use, structure, style, and correctness *(see* B.8.2)

Oral Communications

A.8.6 Present brief impromptu remarks pertaining to topics of current or general interest *(see LA C.8.1)*

A.8.7 Research and present a speech relating to career choices *(see LA C.8.1)*

A.8.8 Ask appropriate questions when more information is needed *(see LA C.8.3)*

A.8.9 Demonstrate and interpret nonverbal cues *(see LA C.8.3)*

A.8.10 Demonstrate respect for differences in regional and multicultural communication *(see LA C.8.1, D.8.2)*

Workplace Communications

A.8.11 Identify and define the components of the communication process *(see LA C.8.2)*

A.8.12 Identify barriers to communications

A.8.13 Make introductions in a variety of situations

A.8.14 Describe the steps of problem-solving negotiation

A.8.15 Describe the characteristics of an effective team

A.8.16 Write a thank-you letter

BY THE END OF GRADE 12 STUDENTS WILL:

Written Communications

A.12.1 Use a variety of references and resources (electronic and printed) for the purpose of writing business documents *(see LA B.12.1, F.12.1, F.8.1)*

A.12.2 Produce technical writing such as memos, forms, instructions, letters, and resumes for appropriate audiences *(see LA B.12.1)*

A.12.3 Write formal and informal reports supported by appropriate graphic aids *(see LA B.12.1, B.12.3, E.12.1)*

A.12.4 Analyze and respond in writing to business situations (both individually and collaboratively) *(see LA B.12.1, F.12.1)*

Oral Communications

A.12.5 Participate in group discussions for problem resolution *(see LA C.12.13)*

A.12.6 Organize and lead discussions; participate in meetings; answer questions in formal and informal situations *(see LA C.12.13)*

A.12.7 Identify and overcome major barriers to listening *(see LA C.12.2, C.12.3)*

A.12.8 Assess and respond to a speaker's nonverbal messages *(see LA C.12.2)*

A.12.9 Give examples of how nonverbal messages have different meanings in various cultures *(see LA D.12.2)*

A.12.10 Demonstrate interactive listening techniques *(see LA C.12.3)*

Workplace Communications

A.12.11 Demonstrate strategies for overcoming communication barriers

A.12.12 Respond appropriately to the audience and the situation

A.12.13 Demonstrate effective negotiation skills

A.12.14 Describe strategies for communicating with supervisors

A.12.15 Describe strategies for communicating with co-workers

A.12.16 Describe strategies for communicating with customers/clients

A.12.17 Prepare persuasive messages for a variety of situations

A.12.18 Accept or decline a request

A.12.19 Identify elements of good customer service

A.12.20 Participate as a productive member of a group

▶ BUSINESS STUDENTS WILL:

Written Communications

A.BS.1 Research and write business-specific technical reports that incorporate graphic aids *(see LA B.12.1, B 12.2, B.12.3, E.12.1)*

A.BS.2 Analyze and respond to complex business case studies

A.BS.3 Edit business documents to improve content and effectiveness *(see LA B.12.2)*

A.BS.4 Compose, edit, and produce executive summaries *(see LA B.12.1, B.12.2, B.12.3)*

Oral Communications

A.BS.5 Give a formal presentation using appropriate graphics, media, and support materials *(see LA C.12.1, E.12.3)*

A.BS.6 Present point of view on a current business issue

A.BS.7 Serve effectively as an interviewer or interviewee in public relations, civic, media, and community situations *(see LA F.12.1)*

A.BS.8 Evaluate media and oral presentations analytically and critically *(see LA C.12.3, E.12.4)*

A.BS.9 Preside at meetings

Workplace Communications

A.BS.10 Use negotiation strategies to resolve a conflict

A.BS.11 Demonstrate the ability to satisfy a customer's request

A.BS.12 Prepare and deliver a presentation for a specific business purpose

A.BS.13 Participate in and evaluate mock interviews

A.BS.14 Discuss the importance of verbal and nonverbal communications during an interview

BUSINESS COMMUNICATION

Learning to communicate in a manner that is clearly understood by the receiver of the message is a major task of all business people. This event provides recognition for FBLA members who work toward improving their business communication skills of writing, speaking, and listening.

CONTENT

The written objective test may include word definition and usage, spelling, proofreading, grammar, capitalization, punctuation, and use of numbers. Listening techniques and basic verbal and nonverbal communication concepts may be included.

ELIGIBILITY

Each state may enter two (2) participants who are members of active local chapters and are on record in the FBLA-PBL national office as having paid dues by March 1 of the current school year.

REGULATIONS

1. Participants must be registered on the official event entry form by the state chairman or designee. This form must be mailed to the national office postmarked no later than May 20.
2. Participants must be selected in accordance with the regulations of the state chapter and the national association.
3. Participants must not have entered this event at a previous National Leadership Conference.
4. A state committee member or designee must report to the events confirmation desk at the National Leadership Conference to verify event registration.
5. Participants failing to report on time for the event may be disqualified.
6. Participants must adhere to the dress code established by the Board of Directors, or they will not be permitted to participate in the competitive event.

PROCEDURE

ered based on the previously listed CONTENT. This test will be
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ased on the order in which the tests were returned.

ership Conference is determined by judges and/or number of entries.

FBLA

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B. INFORMATION SYSTEMS/ TECHNOLOGY

CONTENT STANDARD

Students in Wisconsin will select and apply current information systems/technology as they relate to personal and business decision-making in light of ethical and social issues.

Rationale: Information systems/technology continue to change. Students must be able to select and apply from the tools available. In order to make informed decisions, the student must learn current technology as well as understand ethical and social issues related to the use of technology.

PERFORMANCE STANDARDS

BY THE END OF GRADE 4 STUDENTS WILL:

B.4.1 Identify hardware components *(see LA E.4.1)*

B.4.2 Open and close a program *(see LA E.4.1)*

B.4.3 Save and retrieve a file *(see LA E.4.1)*

B.4.4 Develop touch keyboarding techniques

B.4.5 Use various input devices *(see LA E.4.1)*

B.4.6 Compose simple information using a keyboard *(see LA E.4.1, B.4.1)*

B.4.7 Proofread and edit documents *(see LA B.4.2, E.4.5)*

B.4.8 Print a document *(see LA E.4.1)*

B.4.9 Use graphic software to paint or draw *(see LA E.4.3, E.4.1)*

B.4.10 Access the Internet *(see LA E.4.1)*

B.4.11 Listen to speakers who use current technology *(see LA E.4.5)*

BUSINESS STUDENTS WILL:

B.BS.1 Diagnose and solve problems related to the operation of computer equipment

B.BS.2 Apply special features of software packages such as galleries, templates, macros, etc.

B.BS.3 Describe how information systems have changed the workplace

B.BS.4 Explain how information systems have contributed to worker productivity

B.BS.5 Use data to create information to solve business problems

B.BS.6 Use desktop publishing software to design, create, and produce a variety of publications *(see LA E.8.3)*

B.BS.7 Import data, graphics, and scanned images using desktop publishing software

B.BS.8 Use multimedia software to design, create, and produce a variety of presentations *(see LA E.8.3)*

B.BS.9 Design and create a web page

B.BS.10 Evaluate application software products in terms of their features

B.BS.11 Customize application software

B.BS.12 Generate complex, multipart documents

B.BS.13 Use operating system commands

B.BS.14 Generate business forms

B.BS.15 Generate newsletters and brochures *(see LA E.8.3)*

B.BS.16 Create documents by merging information

B.BS.17 Establish and maintain a records management system

BY THE END OF GRADE 8 STUDENTS WILL:

B.8.1 Identify hardware components inside the computer

B.8.2 Have a basic understanding and use of file management

B.8.3 Use a medium to store, retrieve, and backup information *(see LA E.4.1)*

B.8.4 Explain when to use word processing, spreadsheet, database, and desktop publishing software

B.8.5 Demonstrate touch keyboarding skills at acceptable speed and accuracy levels

B.8.6 Use word processing software to compose, organize, and edit information

B.8.7 Use spreadsheet software to create, store, retrieve, update, and delete data

B.8.8 Use database software to store and manipulate data

B.8.9 Proofread and edit documents

B.8.10 Demonstrate the use of print functions

B.8.11 Identify security issues pertaining to computer systems

B.8.12 Use the Internet to obtain information

BY THE END OF GRADE 12 STUDENTS WILL:

B.12.1 Access, navigate, and use on-line services

B.12.2 Identify and use communication software

B.12.3 Enter and manipulate data using the touch method on a ten-key pad

B.12.4 Import text and graphics from other software programs

B.12.5 Use the integration features of a software package

B.12.6 Restart and recover from system failure and virus infection as necessary

B.12.7 Identify and compare types of programming languages

B.12.8 Contrast careers in the information technology industry

B.12.9 Describe emerging hardware and software

B.12.10 Import, export, and merge data

B.12.11 Identify electronic storage media

B.12.12 Analyze spreadsheet data

B.12.13 Use desktop publishing software to create documents *(see LA E.8.3)*

B.12.14 Use common features of multimedia software

B.12.15 Identify laws and rules pertaining to computer crime, fraud, and abuse

B.12.16 Practice a code of ethics for information systems

B.12.17 Describe how the information technology industry impacts society

B.12.18 Send and receive faxes

B.12.19 Use electronic mail

B.12.20 Send and respond to voice messages

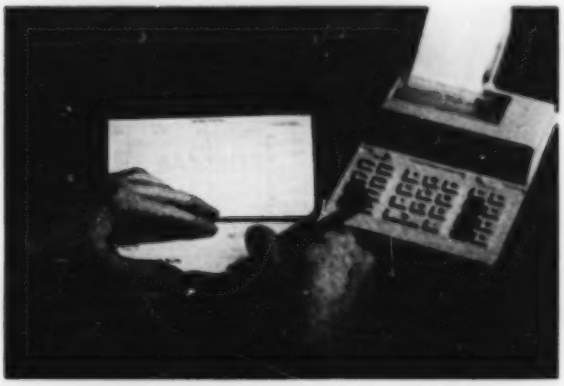
B.12.21 Sort and file documents according to established procedures

C. FINANCIAL PROCEDURES

CONTENT STANDARD

Students in Wisconsin will use financial procedures to make decisions about planning, organizing, and allocating resources.

Rationale: Making wise decisions is essential for the economic well being of our country. Students need financial knowledge to ensure they make the best decisions both personally and professionally. Whether it is daily transactions or investments for their future, students must understand how to use resources to develop economic growth.



PERFORMANCE STANDARDS

BY THE END OF GRADE 4 STUDENTS WILL:

C.4.1 Recognize different denominations of currency and coins *(see M B.4.3)*

C.4.2 Identify the value of each denomination *(see M D.4.4)*

C.4.3 Calculate mathematics problems requiring adding, subtracting, multiplying, and dividing different denominations *(see M B.4.5)*

C.4.4 Estimate mathematical calculations

BUSINESS STUDENTS WILL:

C.BS.1 Identify, prepare, and analyze financial statements

C.BS.2 Calculate loan payments with different interest rates *(see M D.12.3)*

C.BS.3 Determine cash flow for a business

C.BS.4 Compare budget figures to actual costs

C.BS.5 Prepare and maintain payroll records

C.BS.6 Determine manufacturing costs

C.BS.7 Use technology to maintain, manipulate, and report financial information

BY THE END OF GRADE 8 STUDENTS WILL:

C.8.1 Calculate sales tax *(see M B.8.5)*

C.8.2 Make change in a sales transaction

C.8.3 Determine the amount of savings needed for a short-term goal

C.8.4 Verify the accuracy of financial calculations

BY THE END OF GRADE 12 STUDENTS WILL:

C.12.1 Calculate simple interest on loans *(see M D.12.3)*

C.12.2 Maintain and reconcile a checking account

C.12.3 Prepare a budget of personal income and expenses

C.12.4 Explain the use of credit cards, bank cards, debit cards, credit ratings, and loan applications

C.12.5 Construct and read charts, tables, and graphs that summarize data from real world situations *(see M F.12.2)*

C.12.6 Use calculators appropriately to aid computations and understanding *(see M B.4.5)*

C.12.7 Contrast rental, lease, or purchase options of property

C.12.8 Prepare a simple income tax form

C.12.9 Contrast short- and long-term investment options

D. ECONOMICS

CONTENT STANDARD

Students in Wisconsin will use critical-thinking skills to function as citizens who are literate about economics through development of personal consumer economic skills and a knowledge of societal and governmental responsibility.

Rationale: The American economy is based on a private enterprise system in which the sum total of the millions of individual choices made by consumers, workers, and citizens affect the decisions made by business owners and government officials. In order to make these informed decisions, individuals must clearly understand how the system operates while comprehending their role in the system.

PERFORMANCE STANDARDS

BY THE END OF GRADE 4 STUDENTS WILL:

D.4.1 Understand that productive resources are limited and that people cannot have all the goods and services they want; as a result they must choose some things and give up others. Identify the opportunity cost of a decision when one alternative is chosen *(see SS D.4.1, D.4.2, D.4.7)*

D.4.2 Define economic wants and explain how they are satisfied *(see SS D.4.2)*

D.4.3 Identify factors that can influence the prices of goods and services

BUSINESS STUDENTS WILL:

D.BS.1 Explain the basic characteristics of international trade including absolute and comparative advantage, barriers to free trade, exchange rate, and balance of trade

D.BS.2 Analyze how income will be affected by factors such as supply and demand, location, level of education, type of industry, union or non-union membership, gender, ethnicity, skill levels, work ethics, worker productivity, and market value of what workers produce

D.BS.3 Understand the necessity for choices and the role of the decision-making process for analyzing individual business and societal decisions

D.BS.4 Compare and contrast the different types of economic systems (command, market, traditional, and mixed)

D.BS.5 Explain the concepts of inflation, unemployment, and Gross Domestic Product and describe how they are measured

BY THE END OF GRADE 8 STUDENTS WILL:

D.8.1 Describe the characteristics of a market system (i.e., private property, freedom of choice, self interest, competition, prices set in markets by supply and demand, and limited role of government)

D.8.2 Give examples to explain how businesses depend upon workers with specialized skills to make production more efficient *(see SS D.4.4)*

D.8.3 Identify consumer rights and responsibilities

D.8.4 Give examples to show how government provides for the national defense, health and safety, environmental protection, defense of property rights, and the maintenance of free and competitive markets *(see SS D.8.3, D.8.5, D.12.11)*

D.8.5 Apply economic concepts to consumer decision making, buying, saving, and investing *(see SS D.8.1)*

BY THE END OF GRADE 12 STUDENTS WILL:

D.12.1 Describe the components of economic activity and illustrate how they interact with each other

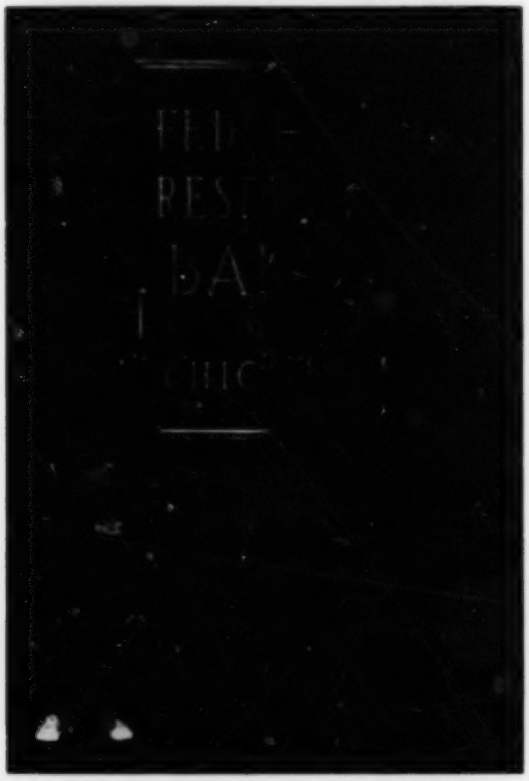
D.12.2 Describe the possible effects of the national debt on the level of economic activity in the long run *(see SS D.8.6)*

D.12.3 Explain how consumer legislation may affect consumer product prices *(see SS D.12.5)*

D.12.4 Demonstrate an understanding of current local, state, national, and international economic issues *(see SS D.12.6, D.12.13)*

D.12.5 Describe the roles of business enterprises, consumers, and government in our mixed economy *(see SS D.8.10, D.12.7, D.12.14)*

D.12.6 Explain how interest rates are determined by market forces and how they influence the amount of borrowing and saving by business investors, consumers, and government officials *(see SS D.12.11)*



E. ENTREPRENEURSHIP

CONTENT STANDARD

Students in Wisconsin will use business knowledge and preparation to develop an understanding of business operations and the ability and skills necessary to become entrepreneurs.

Rationale: The major components of entrepreneurship incorporate the basic structure of business (e.g., accounting/finance, economics, international business, law, marketing, and management). Therefore, it is essential for students to have an understanding of entrepreneurship and its place in the education of business.

PERFORMANCE STANDARDS

▶ *BY THE END OF GRADE 4 STUDENTS WILL:*

E.4.1 Identify characteristics of an entrepreneur (business owner) *(see SS E.4.12, B.4.1, B.4.3, B.4.7)*

E.4.2 Identify reasons for keeping financial records

E.4.3 Explain the cost of theft to business

▶ *BUSINESS STUDENTS WILL:*

E.BS.1 Research the unique contributions of entrepreneurs in the American economy

E.BS.2 Given a business dilemma, identify the problem and analyze possible solutions

E.BS.3 Design a business plan for a specific business

E.BS.4 Establish a means for building and maintaining customer loyalty

E.BS.5 Identify impact of outside sources such as labor unions, trade organizations, and competition when establishing a small business

E.BS.6 Prepare financial statements for a planned business

E.BS.7 Evaluate the financial condition of a business based on its financial records

E.BS.8 Diagram the organizational structure of a planned business

E.BS.9 Describe practices associated with cultural diversity that would impact a business moving from the national to the international marketplace

E.BS.10 Develop a business plan for a specific business based on the concepts of successful entrepreneurship, and defend the plan to an investor

BY THE END OF GRADE 8 STUDENTS WILL:

E.8.1 Describe the role of entrepreneurs in a market system and explain the benefits and risks of becoming an entrepreneur *(see SS D.8.8)*

E.8.2 Recognize opportunities that would lead to a successful business

E.8.3 Give examples of how businesses meet societal needs

E.8.4 Explain the impact of competition on profits

E.8.5 Explain how supply and demand interact to determine price *(see SS D.8.2)*

E.8.6 Define differences between debt and equity and identify factors that can lead to higher and lower prices

E.8.7 Contrast the differences among corporations, sole proprietorships, and partnerships

E.8.8 Discuss major components of a business plan

E.8.9 Describe major business activities that occur in any business

E.8.10 Prepare a personal net worth statement

E.8.11 Explain the basic operations of a small business

BY THE END OF GRADE 12 STUDENTS WILL:

E.12.1 Analyze the degree to which one possesses the characteristics, skills, and abilities of an entrepreneur *(see SS D.8.8)*

E.12.2 Participate in a career-related, community service activity

E.12.3 Discuss the effects of promotion on pricing and demand for goods *(see SS E.4.10, E.8.8, E.12.7)*

E.12.4 Complete a commercial loan application

E.12.5 Identify personnel needed for a small business

E.12.6 Define the interdependence of foreign and domestic markets *(see SS D.8.3, D.8.11, D.12.8)*

E.12.7 Define franchising and describe the relationship with other forms of business organizations

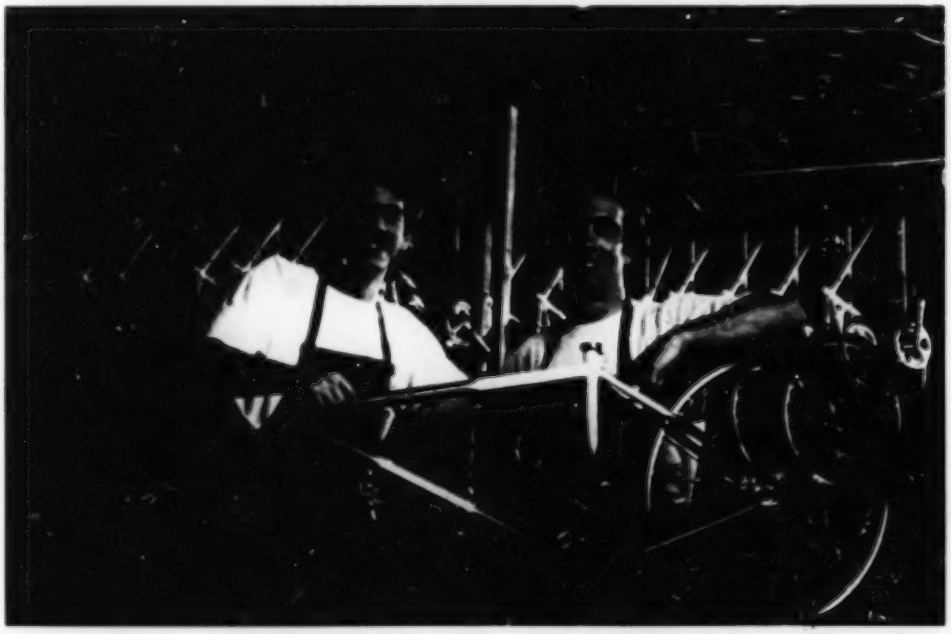
E.12.8 Discuss appropriate responses to unethical behavior in the workplace

E.12.9 Identify resources available to entrepreneurs when preparing a business plan

E.12.10 Operate a small business

E.12.11 Describe the business cycle

E.12.12 Compare ways to finance a business venture



F. MARKETING

CONTENT STANDARD

Students in Wisconsin will describe how marketing strategies are used in business to meet the needs of consumers.

Rationale: Marketing is connected to almost every function of business. All people in an organization are responsible for meeting the needs of their consumers and should, therefore, be familiar with the processes involved with marketing.

PERFORMANCE STANDARDS

▶ *BY THE END OF GRADE 4 STUDENTS WILL:*

F.4.1 Determine product/service preferences of classmates and family members

▶ *BUSINESS STUDENTS WILL:*

F.BS.1 Describe and use a marketing plan

F.BS.2 Perform market research

F.BS.3 Test market a product/service

F.BS.4 Analyze the life cycle of a product/service

F.BS.5 Analyze the various factors in pricing for a product/service

F.BS.6 Identify factors that influence the promotional mix of a product/service

F.BS.7 Identify the steps of the selling process

F.BS.8 Develop a distribution plan for a product/service

BY THE END OF GRADE 8 STUDENTS WILL:

- E.8.1 Explain the difference between promoting and selling
- E.8.2 Contrast different types of promotional campaigns
- E.8.3 List factors that influence consumers to buy
- E.8.4 Explain the purposes of promotion
- E.8.5 Describe the distribution process
- E.8.6 Explain how a business identifies products/services needed and wanted by consumers

BY THE END OF GRADE 12 STUDENTS WILL:

- E.12.1 Explain how marketing benefits all businesses
- E.12.2 Define marketing mix
- E.12.3 Describe current trends that affect the marketing mix
- E.12.4 Describe how government regulates marketing *(see SS D.12.5)*
- E.12.5 Describe how marketing problems are identified
- E.12.6 Describe the market research process
- E.12.7 Describe the factors that influence a consumer's decision to buy
- E.12.8 Identify the elements of the promotional mix
- E.12.9 Identify the role of marketing in the United States economy
- E.12.10 Describe various methods of product distribution (logistics)

G. INTERNATIONAL BUSINESS

CONTENT STANDARD

Students in Wisconsin will develop the ability to participate in business transactions in both domestic and international business.

Rationale: Businesses are taking on a global focus and workers must be able to participate in both domestic and international environments in order to succeed. Therefore, students need to be able to work in a variety of business and office settings.

PERFORMANCE STANDARDS

BY THE END OF GRADE 4 STUDENTS WILL:

G.4.1 Identify a currency used in another country

G.4.2 Identify metric measurements *(see M D.4.2)*

G.4.3 Identify different countries in the world *(see SS A.4.5)*

G.4.4 Identify a product which is produced in another country

BUSINESS STUDENTS WILL:

G.BS.1 List examples of international trade in the local community

G.BS.2 Explain advantages and disadvantages of trade agreements between and among nations

G.BS.3 Identify the relationship between international events and the daily conduct of business

G.BS.4 Identify international trade partners

G.BS.5 Explain the role of international business at local, regional, and national levels

G.BS.6 Explain how time zones around the world affect businesses

G.BS.7 Compare the resources (e.g., trade routes, transportation centers, foreign trade zones, etc.) of major cities around the world

G.BS.8 Detail the processes for securing travel documents

G.BS.9 Explain the role of U.S. Customs and the customs agencies of other countries

G.BS.10 Identify the role of translators and interpreters in international business settings

G.BS.11 Use words and phrases important to business people in a given language

G.BS.12 Explain appropriate business protocol in international business situations

G.BS.13 Explain the use of names, titles, and ranks in different cultures and countries

G.BS.14 Select most appropriate telecommunication methods for given international business situations

G.BS.15 Define international business terms; such as, nontariff trade barriers, tariff, quota, and balance of trade

G.BS.16 Explain how changes in exchange rates affect consumers, companies that export goods, and companies that import goods

G.BS.17 Identify potential problems or "hurdles" of doing business in foreign countries

BY THE END OF GRADE 8 STUDENTS WILL:

G.8.1 Recognize major cities in the world and identify the countries in which they are located *(see SS A.4.2, A.4.5)*

G.8.2 Identify major holidays in various cultures and discuss how they are celebrated

G.8.3 Identify international cultural differences in food, dress, and social behavior of countries *(see SS E.4.14)*

G.8.4 Identify basic words and phrases in languages used in business throughout the world

G.8.5 Define basic business terminology used in international business transactions such as import and export

G.8.6 Identify examples of imported and exported goods

BY THE END OF GRADE 12 STUDENTS WILL:

G.12.1 Define international business

G.12.2 Explain the difference between a domestic and international company

G.12.3 Locate major trade regions of the world *(see SS A.12.6, A.12.7)*

G.12.4 Determine time in different parts of the world *(see SS A.4.5)*

G.12.5 Identify careers that are influenced by international business

G.12.6 Recognize challenges in business related to people speaking various languages

G.12.7 Identify currencies used throughout the world

G.12.8 Calculate simple currency exchange transactions

G.12.9 Identify requirements for traveling abroad

H. PRINCIPLES OF MANAGEMENT

CONTENT STANDARD

Students in Wisconsin will select and analyze appropriate information from the business function areas such as marketing, finance, accounting, production, and personnel of business to make informed management decisions.

Rationale: Students must have the ability to know where to find information needed to make decisions. The knowledge of different function areas of business and what data can be obtained from these areas is essential for students to use in both personal and business management decisions.

PERFORMANCE STANDARDS

▶ *BY THE END OF GRADE 4 STUDENTS WILL:*

H.4.1 Identify management positions within your school building

H.4.2 Contrast the different levels of management in your school building and how their responsibilities differ

▶ *BUSINESS STUDENTS WILL:*

H.BS.1 Analyze the pros and cons of different management decisions

H.BS.2 Develop short-term strategic plans for a business

H.BS.3 Describe how the organization provides for accountability through authority and responsibility

H.BS.4 Measure and compare established employment standards

H.BS.5 Recognize the role of labor and management unions

H.BS.6 Understand the importance of employer/employee relations

BY THE END OF GRADE 8 STUDENTS WILL:

H.8.1 Identify why business decisions need to be made

H.8.2 Describe how to collect and analyze the data in order to make business decisions

H.8.3 Analyze outcomes as a result of business decisions

H.8.4 Identify personal traits of successful business owners and managers

BY THE END OF GRADE 12 STUDENTS WILL:

H.12.1 Identify the function areas of a business

H.12.2 Identify and explain a business organizational chart

H.12.3 Become aware of career opportunities in business organization/ management, and understand the technical skills, knowledges, education levels, and attitudes needed

I. PRINCIPLES OF LAW

CONTENT STANDARD

Students in Wisconsin will apply the basic legal principles to their roles as citizens, consumers, and employees.

Rationale: The knowledge of law is essential in today's society. Whether the law pertains to an individual or a business, students must understand legal principles in order to be a productive citizen and make responsible decisions that protect the individual and society at large.

PERFORMANCE STANDARDS

BY THE END OF GRADE 4 STUDENTS WILL:

I.4.1 Explain rules at home and understand the rationale for these rules *(see SS C.4.3)*

I.4.2 Identify school rules and the rationale for these rules *(see SS C.4.3)*

I.4.3 Recognize community laws and their rationale *(see SS C.4.4)*

BUSINESS STUDENTS WILL:

I.BS.1 Describe sources of laws and their effect on individuals and society *(see SS C.8.3)*

I.BS.2 Identify court systems and procedures *(see SS C.8.4)*

I.BS.3 Analyze laws governing starting and maintaining a business

I.BS.4 List the elements of a business contract, and identify and explain the various types of contracts

I.BS.5 Demonstrate an understanding of the legislative process, and exhibit an awareness of legislation affecting business

I.BS.6 Compare and contrast differences in ethical and legal systems from state to state and nation to nation

I.BS.7 Explain contractual rights and responsibilities

I.BS.8 Discuss consumer protection legislation

I.BS.9 Identify contractual capacity

I.BS.10 Discuss the effects of law on employment relations

BY THE END OF GRADE 8 STUDENTS WILL:

I.8.1 Explain why laws are made

I.8.2 Explain common legal terms

I.8.3 Explain the judicial system *(see SS C.8.4)*

I.8.4 Identify an individual's legal rights and responsibilities in a democratic society *(see SS C.4.1)*

BY THE END OF GRADE 12 STUDENTS WILL:

I.12.1 Interpret and apply legal principles to business and personal situations

I.12.2 Differentiate and contrast between felonies and misdemeanors and their penalties

I.12.3 Understand rights and responsibilities when leasing property

I.12.4 Identify laws governing credit and credit reporting

I.12.5 Demonstrate an understanding of legal forms used in business transactions

I.12.6 Understand laws that govern personal investments and estates

I.12.7 Identify agencies protecting consumer rights

I.12.8 Become aware of career opportunities in law-related areas, and understand the technical skills, knowledges, education levels, and skills needed

J. INTERPERSONAL AND LEADERSHIP SKILLS

CONTENT STANDARD

Students in Wisconsin will demonstrate interpersonal teamwork and leadership skills necessary to function in multicultural business settings.

Rationale: In order to be successful, workers need to work independently and with others, demonstrate initiative, and work efficiently in a variety of business environments.

PERFORMANCE STANDARDS

▶ BY THE END OF GRADE 4 STUDENTS WILL:

J.4.1 Work cooperatively in a group

J.4.2 Follow oral directions *(see LA C.4.2)*

J.4.3 Demonstrate courtesy to others

J.4.4 Demonstrate respect to others

J.4.5 Demonstrate good manners

J.4.6 Respect the rights and feelings of others

J.4.7 Describe the advantages of working together as a team

J.4.8 Discuss the importance of being able to work together with people who are different from oneself

▶ BUSINESS STUDENTS WILL:

J.BS.1 Practice appropriate interpersonal skills in a business setting

J.BS.2 Plan and present short presentations individually or as a member of a team

J.BS.3 Demonstrate an acceptance of different cultural beliefs and practices

J.BS.4 Demonstrate successful listening techniques

J.BS.5 Demonstrate professional behavior in the work environment

J.BS.6 Participate as a member of a team in a business environment

J.BS.7 Use appropriate etiquette when relating to business people of various cultures

J.BS.8 Demonstrate effective consensus-building techniques in a group situation

J.BS.9 Identify ways in which honesty and integrity of co-workers affect work performance

J.BS.10 Lead a committee or preside at a meeting

J.BS.11 Explain the different roles people assume when working in groups

BY THE END OF GRADE 8 STUDENTS WILL:

J.8.1 Identify leadership styles

J.8.2 Demonstrate the ability to work with others

J.8.3 Provide examples of how behavior affects the feelings of others

J.8.4 Discuss the importance of honesty when working with others

J.8.5 Discuss the importance of integrity

J.8.6 Describe different cultural behaviors and expectations *(see SS E.8.10)*

J.8.7 Distinguish between fact and opinion *(see LA C.4.2)*

J.8.8 Expand vocabulary to include simple business terms

J.8.9 Demonstrate respect for others who are different from oneself

J.8.10 Describe characteristics of a team working together successfully

BY THE END OF GRADE 12 STUDENTS WILL:

J.12.1 Demonstrate appropriate interpersonal skills when working with others

J.12.2 Identify stereotypes and discriminatory behaviors that could impact personal and organizational success

J.12.3 Demonstrate ability to give and receive constructive criticism

J.12.4 Interact effectively with people from various backgrounds

J.12.5 Organize and participate in a discussion *(see LA C.8.3, C.12.3)*

J.12.6 Demonstrate courteous attention to speakers

J.12.7 Demonstrate the ability to work as part of a team

J.12.8 Demonstrate the ability to work independently

J.12.9 Give examples of how nonverbal messages have different meanings in various cultures

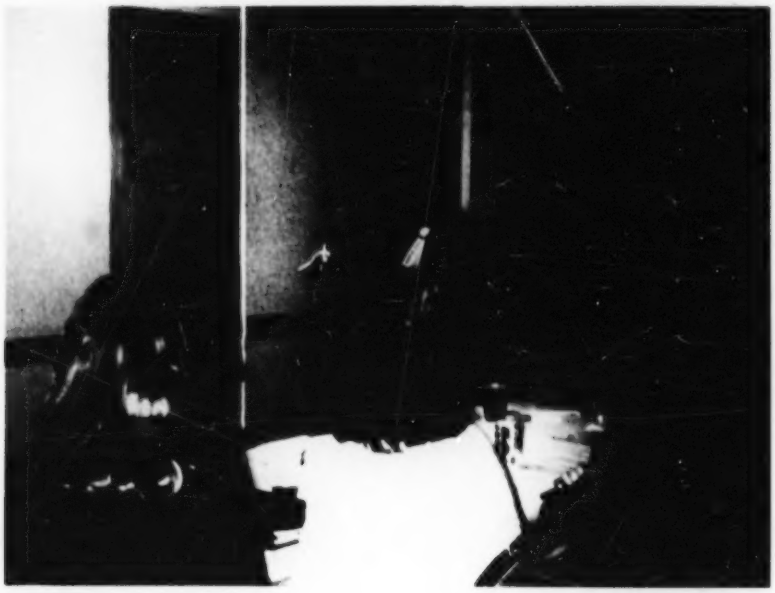
J.12.10 Demonstrate delegation skills

J.12.11 Define ethics

J.12.12 Explain why motivation, leadership, and trust are important to a team

J.12.13 Compare and contrast alternative leadership styles

J.12.14 Explain the importance of consumer trust for the successful conduct of business

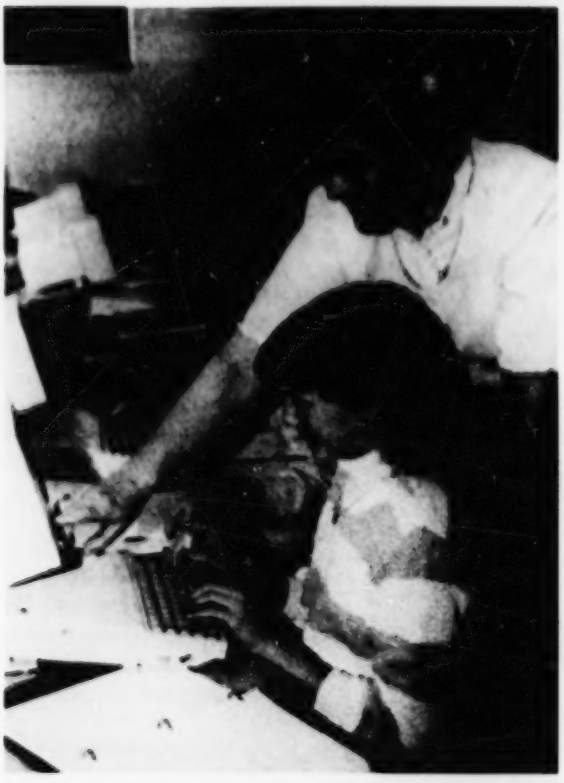


K. CAREER DEVELOPMENT

CONTENT STANDARD

Students in Wisconsin will explore careers and develop skills necessary to make meaningful decisions in a variety of business careers. Students will develop a career cluster focus based on their career development process.

Rationale: Career development encompasses an individual's total life. In our changing society, career enhancements and career changes will become common. Individuals must be able to use the tools, resources, and guidance made available to them to make informed decisions.



PERFORMANCE STANDARDS

BY THE END OF GRADE 4 STUDENTS WILL:

K.4.1 Identify own likes and dislikes and careers that match these preferences

K.4.2 Identify what he/she does well

K.4.3 Identify what he/she needs to improve

K.4.4 Identify various types of occupations in the community

K.4.5 Describe careers of immediate family members

K.4.6 Demonstrate ability to work cooperatively with other students and family members

BUSINESS STUDENTS WILL:

K.BS.1 Identify how one's own strengths match skills needed for business career cluster

K.BS.2 Develop strategies to acquire skills needed for business career cluster

K.BS.3 Identify strategies to use to upgrade and improve performance

K.BS.4 Explore entrepreneurship opportunities

K.BS.5 Explain the need for flexible career planning

K.BS.6 Identify a network of business people who will provide assistance in securing a job

K.BS.7 Explain the benefits of professional involvement

K.BS.8 Develop a database of professional organizations related to chosen career cluster

K.BS.9 Experience paid school- and work-based opportunities related to business occupational cluster

BY THE END OF GRADE 8 STUDENTS WILL:

K.8.1 Identify own talents and interests

K.8.2 Identify own strengths and weaknesses with examples

K.8.3 Assess how one's strengths and weaknesses relate to a variety of career options

K.8.4 Compare one's skills and aptitudes with various career options

K.8.5 Describe several occupations within the business occupational cluster

K.8.6 Initiate a lifework plan to assess self, select high school courses, and identify potential career options

K.8.7 Create a career portfolio that includes career research materials

K.8.8 Compare education options

K.8.9 Use a variety of resources to gather information about careers

K.8.10 Relate career interests to opportunities in the global economy

K.8.11 Describe habits needed for career success

K.8.12 Demonstrate effective interpersonal skills in a work team relationship

K.8.13 Describe appropriate etiquette for work situations

BY THE END OF GRADE 12 STUDENTS WILL:

K.12.1 Assess and analyze personal talents and interests as they relate to career decisions

K.12.2 Describe how personal qualities transfer from school to work

K.12.3 Identify ways to overcome weaknesses and capitalize on strengths

K.12.4 Update and present career portfolio that includes career research materials and work samples

K.12.5 List sources of training related to career plan

K.12.6 Analyze projected career opportunities and trends

K.12.7 Create a career and education (lifework) plan for transition from high school

K.12.8 Demonstrate habits needed for career success

K.12.9 Experience paid/unpaid work opportunities

K.12.10 Explain the benefits of community involvement

K.12.11 Discuss social and ethical standards of the workplace

K.12.12 Prepare documents for a job campaign

K.12.13 Participate in a mock interview

K.12.14 Describe employment trends in the workplace

K.12.15 Develop and maintain a job search database

Notes

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